

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 13-31277-KRH

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Takenya Battle Neal
1136 Cole Harbour Rd Apt M1
Blackstone, VA 23824

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-1707

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Takenya Battle Neal is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 24, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Takenya Battle Neal
 Debtor

Case No. 13-31277-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Jun 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2013.

db
 11664901 +Takenya Battle Neal, 1136 Cole Harbour Rd Apt M1, Blackstone, VA 23824-2929
 11664901 +Advance America Cash Advance, 1365 S Main St, Blackstone, VA 23824-2625
 11664902 +Centra, PO Box 3348, Danville, VA 24543-3348
 11664903 +Dominion Law Associates, PO Box 62719, Virginia Beach, VA 23466-2719
 11664904 +Dominion Law Associates, 222 Central Park Ave, Ste 210, Virginia Beach, VA 23462-3024
 11664907 +Fed Loan Serv, PO Box 69184, Harrisburg, PA 17106-9184
 11664908 +Greensboro Pathology Assoc, PO Box 13508, Greensboro, NC 27415-3508
 11664910 +Southside Physician Network, PO Box 8598, Belfast, ME 04915-8598
 11664911 +U S Auto Credit, 1507 Union Cross R, Kernersville, NC 27284-6500
 11664912 +US Auto Credit, PO Box 7570, Jacksonville, FL 32238-0570
 11664914 +Vernoff Williams, Inc, PO Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QHSHAIA.COM Jun 26 2013 01:53:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,
 8550 Mayland Drive, Richmond, VA 23294-4704

11664905 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM Jun 26 2013 02:31:51 Dt Credit Co, Po Box 29018,
 Phoenix, AZ 85038-9018
 11664906 +E-mail/Text: bknotice@ercollections.com Jun 26 2013 02:41:51 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 11664909 +EDI: MID8.COM Jun 26 2013 01:53:00 Midland Funding, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 11664913 +EDI: AFNIVZWIRE.COM Jun 26 2013 01:53:00 Verizon, Attention: Bankruptcy, Po Box 3397,
 Bloomington, IL 61702-3397
 11664915 +E-mail/Text: toddsadwin@westbayconsumer.com Jun 26 2013 02:39:28 West Bay Acquisitions,
 1540 Pontiac Ave Ste A, Cranston, RI 02920-4472

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

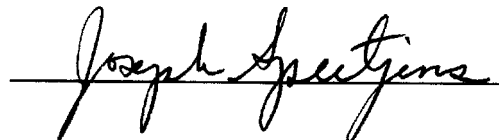
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2013

Signature:



District/off: 0422-7

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 17

Date Rcvd: Jun 25, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2013 at the address(es) listed below:

Harry Shaia, Jr harryshaia@spinella.com,
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com
Linda D. Jennings on behalf of Debtor Takenya Battle Neal ldjennings.legal@gmail.com,
thedebtlawgroupmail@gmail.com;kimberlyajenkins@gmail.com

TOTAL: 2